

Rent Relief Act

Incomes have not kept up with the cost of living for a generation. Housing costs, in particular, have strained the budgets of middle-income and working families, depriving them of the security and dignity that comes with a stable home.

Housing is a human right—yet affordable housing remains out of reach for too many. In 99% of counties in the United States, an individual working full time for the minimum wage is unable to afford a one bedroom apartment at fair market rate.¹

Senator Kamala D. Harris is reintroducing the *Rent Relief Act* to help make rental housing more affordable for low and middle-income households. The bill, which was first introduced in 2018, creates a new, refundable tax credit to help the more than 21 million Americans who spend more than 30% of their earnings on rent.² Families and individuals will be able to access the credit monthly, ensuring they receive the support they need to pay rent when they need it.

According to the Columbia Center on Poverty and Social Policy, the *Rent Relief Act* would reduce the poverty rate by as much as 2.4%, lifting 7.8 million Americans out of poverty, including more than 2 million children.³

Families of color are disproportionately affected by the housing affordability crisis. Immigrant families and families of color account for half of renter households.⁴ According to one study, between 2013 and 2023, diverse households have and will continue to contribute nearly all the net increase in renters, with Latino households alone accounting for more than half of the total.⁵

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¹ https://nlihc.org/sites/default/files/oor/OOR_2018.pdf

² https://ternercenter.berkeley.edu/blog/fair-credit

³ https://www.vox.com/future-perfect/2019/1/30/18183769/democrat-poverty-plans-2020-presidential-kamala-harris-booker-gillibrand

⁴ https://nlihc.org/sites/default/files/NLIHC_New-Congress-Memo_2019.pdf

⁵ http://www.jchs.harvard.edu/sites/default/files/jchs_americas_rental_housing_2013_1_0.pdf